# PA Health Line

An e-publication for Colorado state employees

January 2006

### Health Risk Assessments

In many ways today's lifestyle is not the healthiest. We're not out hunting mammoths or running away from sabertooth cats anymore. We're at our computers, in front of the tube or in the car. We eat too much junk.

Most of us know that we could live better and be healthier. But what does that mean? Less sugar, more walking? Sure, that will help. But where can we get specifics on what's impacting our health? What kind of direction can we get? Do we know where to start?

The Health Risk Assessment is the perfect starting point to a healthier you. Knowing your risk factors can help you get started, make changes and, if needed, get the right treatment.

What is a Health Risk Assessment?

- It's a tool to help you determine the risk factors in your life.
- Questions cover areas such as diet, exercise and stress.
- It takes only about 20 minutes to complete.
- All of the State's health plans offer these assessments.

What's in it for me?

- If you submit a health risk assessment before March 31, 2006, you will receive a \$10.00 incentive.
- If you are enrolled in the State's medical insurance as of January 13, 2006, you may participate.
- Although the State will provide the funding, your carrier (Great-West, Kaiser, San Luis Valley) will manage the program to preserve your privacy. No individual health information will pass to the State.

(see Health on page 2)

**risk** (rĭsk) *n*. **1.** The possibility of suffering harm or loss; danger. **2.** A factor, element, or course involving uncertain danger; hazard.

as·sess (ə-sĕs´) v. 1. To evaluate; appraise.



#### (Health from page 1)

- To be eligible for the incentive, assessments must be completed, including your name, address and telephone number, and received by the insurance carriers by March 31, 2006 (11:59 p.m. MST). Incomplete assessments will not be processed.
- Assessments received after March 31, 2006, will still be evaluated for risk factors and a personalized report issued, but will not be eligible for the incentive.

#### Why is it important?

- The health risk assessment provides you with specific knowledge of the risk factors affecting your health. Knowing these factors can help you to minimize their impact.
- Minimizing or reducing the number of risk factors can help you to lead a healthier life and possibly avoid more serious and more expensive problems and treatments later.
- Helping employees stay healthier clearly helps individuals, but in the long run, healthier employees will also help to keep health insurance costs down for all State employees.





# What about privacy? Will my information be shared?

- Your personal health information will not be shared with anyone, including your employer, the State of Colorado.
- The State will only be given total information such as, "There are 3,000 employees who have more than three risk factors for heart disease."
- The State will use the aggregate data to prioritize health improvement initiatives and as a benchmark to measure the success of such programs.
- Your insurance carrier will send you targeted information to help you maintain your health and reduce your risk.
- Although your information will not be given to your physician, you will be encouraged to share your assessment with him or her.
- If your factors indicate a chronic disease or disorder, you may be contacted by your carrier and invited to participate in a disease management program.

#### How do I complete the assessment?

 Before you do the assessment, it will help to know your most recent levels for total cholesterol, HDL cholesterol and blood sugar, as well as your waist measurement and your blood pressure.

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- If you are enrolled with Kaiser or San Luis Valley HMO, you will receive an assessment form in the mail. Kaiser's online assessment is terrific, but it isn't eligible for the incentive.
- The assessment for those enrolled in the Great-West Healthcare plans is only available online. Go to the State's benefit website, www.colorado.gov/dpa/dhr/benefits, and click on the "Medical" tab. Under Great-West, click on "mygreatwest. com." Enter or create your user name and password. On the next screen, scroll over the "Wellness" tab and then click on "Health & Wellness." Read and accept the disclaimer. In the new screen click on the "Health and Well-Being Assessment" on the left side of the screen.
- Fully complete the assessment, whether paper or online.
- Be honest with yourself when completing the assessment.

#### What happens when I'm done?

- Upon completion, you will be told your scores/levels based on your answers and offered advice on what you can do to change certain risk factors. Depending on the results you may be instructed to set health goals, monitor your health or visit your doctor.
- Certain risk factors may indicate that your plan's disease management program would be beneficial. This is a program designed to help you with what needs to be done to manage your care and keep you healthier. In disease management programs, a case manager will help you with your particular disease and risk factors. Participation in the program is voluntary.

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## Online System Now Year-Round

The same online benefit process used in the past three open enrollments is now open year-round. Use this online benefit administration system to make changes to your benefits throughout the year. Such changes would include marriage, divorce, birth and the gaining or loss of benefits by a spouse.

An online system gives you the control to make changes from anywhere at anytime. You can discuss it with your spouse, look at last year's medical bills, or review your tax information, all in the comfort of your own home or where ever you access the Internet. A paperless process is also more efficient for the State, representing not only savings on printing, but in the overall costs of processing changes using paper forms.

- Access the online system at www.colorado.gov/dpa/dhr/benefits. Click on "Access Benefits System" under "Hot Topics."
- You can use the same user name and password used during open enrollment.
   Don't remember those? Click on "Reset My Password" on the log-in page.
- Never used the online system? Set up your user name and password by clicking on "Create My Account" on the log-in page.
- Remember—The same rules apply to modifying your benefits online as with paper forms. You must still provide supporting documents to your benefit administrator for changes to be finalized; changes must be timely (usually within 31 days of the event); and benefits with pretax premiums can only be changed under very specific circumstances as detailed by the IRS.

For those without convenient Internet access, please contact your department's benefit administrators to discuss your options.



OPEN ENROLLMENT TIMELINE

Mid-Winter
Benefits consumer info

Late Winter
Info to prepare for open enrollment

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# Retirement and the 457 Deferred Comp Plan

As the holiday season is over, now is a good time to reflect upon what gift you can give yourself. It's never too early, or too late, to start planning your retirement, and there is no time like the present.

If you haven't done so already, you should look into saving for retirement with the State's 457 Deferred Compensation Plan. This is an optional supplemental retirement plan and does not impact your PERA retirement whatsoever. It offers you the choice of spending as much or as little time as you want in managing the funds. There are support tools via the Internet. You can speak to a live person if you want. And best of all, setting the money aside is convenient—a simple deduction from your paycheck.

#### Some of the highlights of the 457 Plan

- No 10% early withdrawal penalty at termination of employment.
- Easy, automatic payroll deductions and tax-deferred contributions (either dollar or percent amount) to the 457 Plan. Changes are effective the month following the month of enrollment or change to contribution.
- Diverse array of professionally managed, no-load investment options.
- Choice of Conservative, Moderate or Aggressive Portfolios. You choose the risk level, the plan chooses the funds.
- On-line financial advice offered, for an additional fee, by Reality Investing.
- Self-directed brokerage option offered, for an additional fee, to buy or sell stocks outside the core funds offered in the Plan.
- Convenient account management on-line.
- In service distributions *only for* purchase of service, loans or hardships as directed by the Plan Document and Federal Regulations.
- Contribution Limits for 2006 are \$15,000 if you are under age 50 and \$20,000 if you are over age 50.

Visit www.colorado457.com or call **1-800-838-0457**, option #2 to enroll or to learn more and start planning tomorrow's retirement *today*.

Early Spring
Open Enrollment info provided

April/May
Open Enrollment

Duly
New FY07 plan year begins

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## Keep Your Resolution to Stop Smoking

Colorado Quitline (1-800-639-QUIT), a free telephone service that helps callers quit smoking and using tobacco, is now offering free nicotine replacement therapy in the form of patches to anyone who enrolls in the smoking cessation program.

The Colorado Quitline is a toll-free, telephone counseling service that connects people who want to quit smoking with trained counselors who can guide and support them through the quitting process. This service is free and available to Colorado residents in both English and Spanish, seven days a week. The service also is available for the deaf and hard-of-hearing at TTY: 800-659-2656.

Callers receive free support and advice from a specialist experienced in counseling on quitting smoking; a personalized quit plan and self-help materials; and a four-week supply of nicotine patches delivered to their homes by mail. If the person remains in the Colorado Quitline cessation program, an additional four-week supply of the patches is supplied. To be eligible for nicotine replacement therapy, callers must be at least 18 years of age.

The Colorado Quitline is a program of the State Tobacco Education and Prevention Partnership based at the Department of Public Health and Environment. It is operated under contract by the National Jewish Medical and Research Center.

### Health Plan Appeals

A new change in employee benefits has been added to the appeal process to the state's self-insured plan (PPO-1500, PPO-3500, PPO-H, INO-30, and INO-40), administered by Great-West Healthcare.

Legislation passed in 2005 that takes effect on January 1, 2006, addresses the appeal process when a health plan denies a benefit as not medically necessary, appropriate, effective, or efficient. Specifically, the new law states that health plans must offer a two-level internal review (internal to the health plan) of the decision, followed by the right of the person to request an external review by an independent reviewer.

Although the State's self-insured plan is not required to comply with the law, Jeff Wells, DPA Executive Director, created a voluntary second-level appeal process so that all employees enrolled in the plan have the same opportunity for a full appeals process. An amendment to the summary plan description (SPD—a book outlining the State's plan coverage) has been created. This amendment goes into detail about the appeal process and will be available online at the benefits Web site, <a href="www.colorado.gov/dpa/dhr/benefits">www.colorado.gov/dpa/dhr/benefits</a>, before January 1. Kaiser and San Luis Valley HMO plans are required to comply with the new law. Additional information is also available from these insurance carriers.

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